

Information to identify the case:

Debtor 1 **Gary S Bell**
First Name Middle Name Last Name

Debtor 2 **Kenya D Bell**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **17-05397**

Social Security number or ITIN **xxx-xx-8616**

EIN **-----**

Social Security number or ITIN **xxx-xx-1826**

EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary S Bell

Kenya D Bell

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

December 2, 2020

For the court:

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Illinois

In re:
Gary S Bell
Kenya D Bell
Debtor(s)

Case No. 17-05397-JBS
Chapter 13

District/off: 0752-1
Date Rcvd: Dec 02, 2020

User: mrivera
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	Gary S Bell, Kenya D Bell, 9907 S. Claremont, Chicago, IL 60643-1826
25457103	Caliber Home Loans, Inc., c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028, Columbus, Ohio 43216-5028
25372624	+ Chicago Municipal Emp, Attn:Collections/Bankruptcy, 18 S Michigan Ave Ste 1000, Chicago, IL 60603-3209
26285826	LVNV Funding, LLC its as assignee of, MW-EW Financing Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25457104	Manley Deas Kochalski LLC, Caliber Home Loans, Inc, P.O. Box 165028, Columbus OH 43216-5028
25372629	+ Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
25708186	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
25372632	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e- Pob 10335, Des Moines, IA 50306

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: bncnotice@tvch13.net	Dec 03 2020 03:39:00	Tom Vaughn, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
25372617	+ EDI: AMEREXPR.COM	Dec 03 2020 03:48:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
25396199	+ EDI: AISACG.COM	Dec 03 2020 03:48:00	Attn: Capital One Auto Finance,, Capital One, N.A. Department, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
25372618	+ EDI: TSYS2.COM	Dec 03 2020 03:48:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
25372619	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 03 2020 03:40:00	Caliber Home Loans, Inc, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
25372620	+ EDI: CAPITALONE.COM	Dec 03 2020 03:48:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
25372622	+ EDI: CAPONEAUTO.COM	Dec 03 2020 03:48:00	Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
25415860	+ EDI: AIS.COM	Dec 03 2020 03:53:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP fka AIS Data, Services dba Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
25395236	+ EDI: AISACG.COM	Dec 03 2020 03:48:00	Capital One Auto Finance, a division of Capital On, P.O. Box 165028, Irving, TX 75016-5028
25372625	+ EDI: WFNNB.COM	Dec 03 2020 03:48:00	Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
25372623	EDI: JPMORGANCHASE	Dec 03 2020 03:48:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
25762252	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2020 04:01:00	LVNV Funding, LLC its successors and assigns

25372626	+ Email/Text: bk@lendingclub.com	Dec 03 2020 03:39:00	as, assignee of MW-EW Financing Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25372627	+ Email/Text: bnc@nordstrom.com	Dec 03 2020 03:38:15	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
25372628	+ Email/Text: bnc@nordstrom.com	Dec 03 2020 03:38:15	Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
25779912	EDI: PRA.COM	Dec 03 2020 03:48:00	Nordstrom/td Bank, 13531 E Caley Ave, Englewood, CO 80111-6505
25779899	EDI: PRA.COM	Dec 03 2020 03:48:00	Portfolio Recovery Associates, LLC, Successor to BARCLAYS BANK DELAWARE, (NFL EXTRA POINTS), POB 41067, Norfolk, VA 23541
25779901	EDI: PRA.COM	Dec 03 2020 03:48:00	Portfolio Recovery Associates, LLC, Successor to CAPITAL ONE BANK, N.A., (CAPITAL ONE BANK, N.A.), POB 41067, Norfolk, VA 23541
25563984	EDI: Q3G.COM	Dec 03 2020 03:48:00	Portfolio Recovery Associates, LLC, Successor to CAPITAL ONE BANK, N.A., (DIRECT MERCHANTS BANK), POB 41067, Norfolk, VA 23541
25777409	+ Email/Text: specialservicing@sofi.com	Dec 03 2020 03:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
25372630	+ EDI: RMSC.COM	Dec 03 2020 03:48:00	Sofi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1512
25372631	+ EDI: TFSR.COM	Dec 03 2020 03:48:00	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
25719754	+ EDI: AIS.COM	Dec 03 2020 03:53:00	Toyota Motor Credit Corporation, P.O. Box 105386, Atlanta, GA 30348-5386
25427844	+ EDI: WFFC.COM	Dec 03 2020 03:48:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
25427809	+ EDI: WFFC.COM	Dec 03 2020 03:48:00	Wells Fargo Bank, N.A., Attention: Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, IA 50328-0001
			Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1 Home Campus, Des Moines, IA 50328-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25372621	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Arthur Czaja	on behalf of Debtor 1 Gary S Bell arthur@czajalawoffices.com
Crystal V Caceres	on behalf of Creditor WELLS FARGO BANK N.A. ILBankruptcy@dallegal.com
Michael J Kalkowski	on behalf of Creditor Wells Fargo Bank N.A. mkalkowski@logs.com, LOGSECF@logs.com
Michael N Burke	on behalf of Creditor Wells Fargo Bank N.A. mburke@logs.com, LOGSECF@logs.com
Steven C Lindberg	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@fallaw.com
Todd J Ruchman	on behalf of Creditor Caliber Home Loans Inc. amps@manleydeas.com
Tom Vaughn	ecf@tvch13.net ecfchi@gmail.com

TOTAL: 7